

Frequently Asked Questions-Brokers & Consultants

What do I need to do if I want to sell Delta Dental products?

You must be appointed by Delta Dental of South Dakota before we can pay you commissions for selling our products. Please call our Sales Department at 1-800-627-3961. We will need your Social Security number and mailing information. Note: We are required to provide your Social Security number to the SD Division of Insurance before we can appoint you as an agent for us, even if we are not paying you directly.

Is there a minimum group size?

For pooled group plans where the employer is paying 100% of the premiums for employees choosing "single" coverage, the minimum group size is five employees with a maximum of 49. For voluntary group plans, the minimum group size is two employees.

What is the minimum contribution from the employer?

For group voluntary plans, the employer is required to pay 25% of the premium for employees choosing "single" coverage or allow the premium to be pre-taxed.

What is the minimum participation requirement?

For pooled group plans with 5-49 employees, all eligible employees must be enrolled. For voluntary group plans, the requirements are as follows: The No Minimum Voluntary Dental Plan has a minimum requirement of two employees. The Voluntary I Dental Plan requires that the employer enroll at least 35% of eligible employees (minimum of three primary enrollees). The Voluntary II Dental Plan requires that the employer enroll at least 50% of eligible employees (minimum of ten primary enrollees).

How many employees are required for a plan that includes orthodontics?

The minimum group size to quote orthodontics is 10 employees.

Does Delta Dental have a pre-existing condition clause?

Delta Dental has no pre-existing condition clause.

Do employees ever experience balance billing (cost shifting) with Delta Dental?

If an employee visits a dentist that is a participating dentist with Delta Dental, that employee will not have to file any claims nor will they be balance billed by their dentist. If a non-participating dentist is used, the difference may be billed to the subscriber.

What materials will the employers and employees receive after they join Delta Dental?

Employers will receive a group contract, invoice, employee roster, a participating dentist listing and enrollment forms. Employees will receive an ID card and a dental benefits handbook.

How does Delta Dental cover employees of groups in other states?

Delta Dental will cover employees located out of the state of South Dakota in the same way it covers employees within South Dakota. Payment is based upon the lesser of: (a) the dentist's actual charge; or (b) maximum Delta Dental plan allowance in the state where the services are provided; or (c) the dentist's filed fees if he/she is a Delta Dental participating dentist. Delta Dental of South Dakota also offers national coverage designed specifically for multi-state employer groups. With national coverage, employers have the advantage of centralized, single-site administration. Employees may select from more than 117,000 individual participating providers nationwide.

Who should I call if I have additional questions?

Contact our sales department at 1-800-627-3961, or e-mail sales@deltadentalsd.com.

What if I have a prospect with offices outside of South Dakota?

If your client has one or more out-of-state employees, we'll work with you to design the right program for your multi-state prospect to benefit from centralized administration and claims processing and Delta Dental's national dentist network.

What if my prospect wants an "out-of-the ordinary" plan?

We work with you to respond to your client's needs. Our wide array of plans, complemented by our flexible options, allows us to meet the needs of employers that are large, or not so large; new or established; local or national. One thing to keep in mind as you're looking through our plan designs is that we'll work with you to design a plan that fits your prospect's budget and employee benefit needs.

Do I send payment in with the group enrollment?

No. Delta Dental of South Dakota requests that the initial premium not be submitted with the new group information. We prefer to invoice the group for the first month's premium once all of the eligibility data has been entered into our computer system.

Do we have to use Delta Dental enrollment forms?

Yes, unless special arrangements have been made in advance with your account representative. Enrollment information may also come to Delta Dental via electronic file. Again, this arrangement should be discussed in advance.

Can enrollees go to any dentist?

Enrollees are free to go to any dentist, but by going to a network dentist full contract benefits are guaranteed. When a participating dentist charges a fee higher than Delta Dental's maximum plan allowance, the balance is not owed by either Delta Dental or the patient. If a non-participating dentist is used, the difference may be billed to the subscriber.